

5.05.100 POPULATION, HOUSING AND EMPLOYMENT TRENDS

5.05.110 POPULATION TRENDS AND CHARACTERISTICS

5.05.111 *General Population Trends*

A. Population Growth

The most recent estimation of Colma's population is the US Census 2008 estimation of 1,595 residents¹. This is an increase of 422 residents over the 2000 population of 1,191 residents, as published by the US Census. Population projections published by the Association of Bay Area Governments (ABAG) anticipate a population increase of up to 1,700 persons by 2010, followed by a continuous population increase of up to 2,000 residents by 2035. ABAG predicts Colma's population will continue to increase at an average annual growth rate of between 0 and 2.5 percent through 2035². See *Table H-2*, below, for details.

Table H-2: Historic and Projected Population Growth Trends, 1990 – 2035

Year	Population	Numerical Change	Percent Change	Average Annual Growth Rate
1990	1,103	--	--	--
2000	1,187	84	8%	0.7%
2005	1,500	313	26%	4.8%
2010	1,700	200	13%	2.5%
2015	1,800	100	6%	1.1%
2020	1,800	0	0%	0.0%
2025	1,900	100	6%	1.1%
2030	1,900	0	0%	0.0%
2035	2,000		5%	1.0%

Source: ABAG Projections, 2007; US Census, 1990

¹ This is slightly lower than the 2008 California Department of Finance (DoF) estimation of 1,613.

² ABAG Projections, 2007.

While Colma's rate of growth is anticipated to be similar to the projected population growth rate of San Mateo County as a whole, it is important to note that due to Colma's relatively small population, the addition of even small or moderately sized developments can have a significant increase on percentage growth of the Town's population. Colma has seen a 26 percent increase in population from the 2004 Housing Element, due to the construction of two high-density developments within the Town that added 81 new residential units. Given the small size of Colma, the addition of housing development projects of this size has a disproportionate impact on the population growth, and should not be seen as indicative of long-range population growth or growth potential.

B. Population Age Profile

Current population estimates based on US Census data identify approximately 21 percent of Colma's population consists of children under

18 years old. This is a slight decrease from 2000 estimates of nearly 25 percent, and 1990 estimates of approximately 28 percent. In 2008, approximately 62 percent of the population was between the ages of 18 and 64, leaving approximately 17 percent over the age 64.

These estimates represent significant changes from 1990 demographics, especially regarding the number of senior and elderly citizens. This increase is believed to be the result of a

combination of an aging baby boomer population, the construction of a senior housing development by the Town, and the opening of an assisted living facility within the Town. These two facilities in Town help meet the needs of Colma's senior and disabled population, as well as the senior and disabled population of surrounding areas. It is expected that the percentage of persons in Colma over age 64 will continue to increase as California's population continues to age. See *Table H-3*, below, for details.



Creekside Villas is an 18-unit senior housing facility developed by the Town of Colma to serve the Town's elderly population.

Table H-3: Age Profile, 1990 - 2008

Age Group	1990		2008	
	Number	Percent of Population	Number	Percent of Population
Under 5 years	102	9%	95	6%
5 to 17	178	16%	246	15%
18 to 20	32	3%	41	3%
21 to 24	70	6%	94	6%
25 to 44	416	38%	428	27%
45 to 54	106	10%	259	16%
55 to 59	33	3%	93	6%
60 to 64	37	3%	70	4%
65 to 74	86	8%	108	7%
75 to 84	38	3%	82	5%
85 years+	5	0%	79	5%

Source: ABAG Projections, 2007; US Census, 1990; Claritas 2008.

C. Race and Ethnicity Profile

The ethnic profile of Colma residents is similar to that which was present in 2000, with a slight increase in multi-racial and Hispanic populations. White residents currently comprise 48 percent of the population, black residents comprise 2 percent, and Asian residents comprise 25 percent. An additional 18 percent of residents are another single race, and the remaining 7 percent identify themselves as multi-racial. Residents who consider themselves Hispanic comprise 47 percent of the population, an increase from 44 percent in 2000. (Note: the term “Hispanic or Latino” indicates a self-described ethnicity, rather than a race. However, demographers have noted that the majority of those categorizing themselves as “another single race” are Hispanic or Latino.) See *Table H-4*, below, for details.

Table H-4: Town of Colma Race and Ethnicity Profile, 2000 - 2008

Race	2000		2008	
	Number of Persons	Percent of Population	Number of Persons	Percent of Population
White	576	48%	764	48%
Black	17	1%	26	2%
Asian	282	24%	394	25%
Other Race	235	20%	280	18%
Multi-Racial	81	7%	131	7%
Total	1,191	100%	1,595	100%
Ethnicity				
Hispanic	523	44%	845	47%
Not-Hispanic	668	56%	750	53%
Total	1,191	100%	1,595	100%

Source: US Census, 2000; Claritas 2008.

D. Average Household Size

In 2008, Colma was estimated to have an average household size of 3.5 persons. This is a significantly larger household size than San Mateo County as a whole, which averaged 2.8 persons per household in 2008. In both Colma and San Mateo County, household size has remained consistent with average household sizes in 2000, which was reported as 3.5 persons per household in Colma and 2.7 persons per household in San Mateo County as a whole. See *Table H-5*, below, for details.

**Table H-5: Town of Colma and County of San Mateo
Average Household Size Comparison**

Jurisdiction	2000 Persons per Household	2008 Persons per Household
Town of Colma	3.5	3.5
San Mateo County	2.7	2.8

Source: 2000 US Census, 2000, Department of Finance, E5 Report, 2000

5.05.112 *Populations with Special Needs*

A. Persons with Disabilities

In 2008, it was estimated that a total of 466 Colma residents are disabled in some manner, with 114 residents' disabilities precluding them from work, and 208 residents with disabilities still able to work. The remaining 134 residents with disabilities are aged 65 or older, or are younger than 16, and thus are not considered part of the workforce.

B. Large Households

In 2008, it was estimated that there are approximately 86 households within Colma with five or more household members. This is a significant increase from the estimated 46 Colma households with five or more members in 2000.

C. Female Headed Households

In 2008, the number of female-headed households was estimated at 37, a slight decrease from the estimated 39 households in 2000.

5.05.120 EMPLOYMENT TRENDS AND CHARACTERISTICS

In 2008, the majority (80 percent) of Colma's employed residents worked as for-profit workers. In addition, 7 percent were employed in local government, 5 percent worked for non-profit employers, 5 percent were self-employed, and the remaining 3 percent worked for the State or Federal government.¹

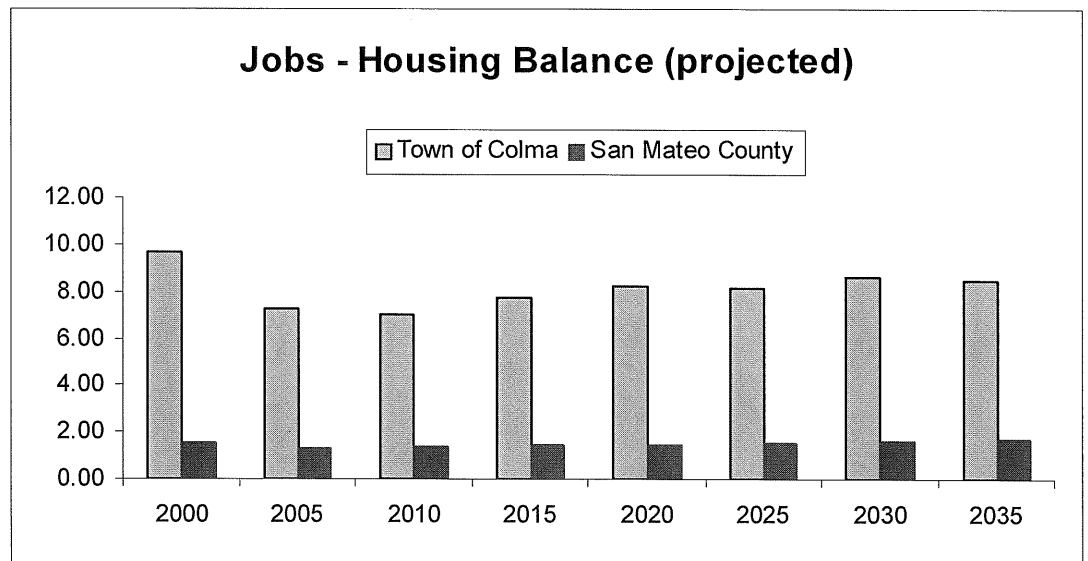
A job-housing balance is one way to evaluate employment and residential uses in a jurisdiction. The notion of balancing jobs and housing goes well beyond trying to attain numerical equality. Ideally, the jobs available in a community should match the labor force skills, and housing should be available at prices, sizes and locations suited to workers who wish to live in the area. Hence, there is a qualitative as well as quantitative component to achieving a jobs-housing balance. Jobs-housing balance is a planning technique rather than a regulatory tool. Nonetheless, the following table

¹ Source: Claritas Demographic Snapshot, 2008

expresses the existing and projected ratio between a measure of employment and a measure of housing in Colma and by comparison, San Mateo County.

Because of the relatively small number of housing units within Colma, the Town's jobs-to-housing ratio is extremely high, and is projected by ABAG to remain high throughout the planning period of this Housing Element (2009 – 2014). See *Table H-6*, below, for details.

**Table H-6: Town of Colma and County of San Mateo: Jobs-to-Housing
Balance Comparison**



Source: ABAG Projections 2007

Since 1980, the Town has encouraged the development of regional commercial facilities in Colma's core commercial area centered along Serramonte Boulevard, Junipero Serra Boulevard and Colma Boulevard. These facilities have provided employment opportunities in addition to goods and services benefiting the surrounding region. The Town will continue to promote infill of this commercial core area and anticipates that local employment opportunities will increase with further commercial development.

5.05.130 HOUSEHOLD TRENDS AND CHARACTERISTICS

In 2008, the estimated number of households within Colma was 450 per US Census and Department of Finance data.

5.05.131 Trends in Household Composition and Size

A. Relationship Between Household Members

In 2008, approximately 38 percent of households are comprised of families without children, 36 percent are comprised of families with children, 17 percent are comprised of single persons, and the remaining 8 percent are nonfamily, multi-person households. See *Table H-7*, below, for details.

Table H-7: Relationships Between Colma Household Members

Category	Percent of Total Households
Family without children	38%
Family with children	36%
Single person living alone	17%
Nonfamily multi-person household	9%
Total	100%

Source: Claritas 2008

B. Overcrowded Households

Overcrowded conditions are estimated in approximately 23 percent of Colma households. "Overcrowded" refers to households where there are more than 1.5 persons on average per room. This is an increase from past estimates of overcrowding within the Town, which comprised only 17 percent of households in 2000. See *Table H-8*, below, for details.

Table H-8: Town of Colma Overcrowded Households

Overcrowded Conditions	Number of persons	Percent of Total Population
Overcrowded (1.5 persons per room)	36	10.6%
Very overcrowded (More than 1.5 persons per room)	43	12.6%
<i>Total</i>	<i>79</i>	<i>23.2%</i>

Source: ABAG Projections 2007

55.05.132 Trends in Household Income and Tenure

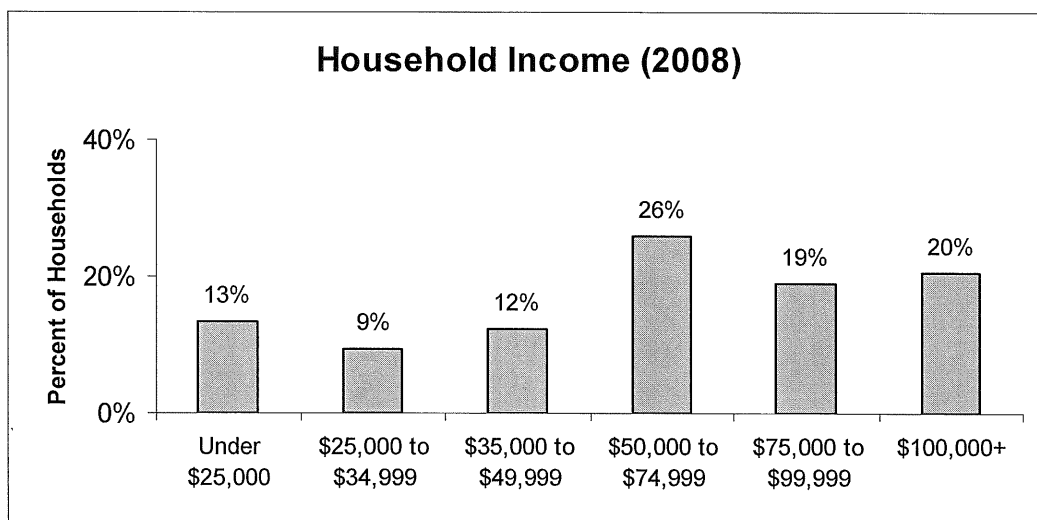
A. Median, Average and Per Capita Income

The majority of Colma's households (57 percent) have a total annual income of between \$35,000 and \$99,999. In 2008, Colma's median household income was estimated at \$64,637, up from the \$58,750 median household income estimated in 2000. Median household income represents the income at which half of Colma's households have higher incomes, and half of Colma's households have lower incomes. The estimated median household income of the County of San Mateo as a whole was \$82,900.

In 2008, Colma's average household income is estimated at \$74,661, lower than that of San Mateo County as a whole. Average, or mean, income is typically higher than median income, as a small number of outlier households with high incomes typically raise this statistic. Colma's average income is projected to increase at a steady rate over the next several decades. ABAG projections for Colma's average household income estimate an increase from \$87,600 to \$92,000 between the years 2005 and 2010, eventually reaching \$119,900 in 2035. See *Table H-9* and *Table H-10*, below, for details.¹

¹ The employment and income projections upon which this Housing Element is based are taken from the ABAG Projections 2007 study. Since 2007, employment and income characteristics have been impacted significantly due to the economic crisis that began in mid-2008.

Table H-9: Colma Household Income Distribution for 2008



Source: 2000 US Census

Table H-10: Town of Colma and San Mateo County Average Household Income Projections, 2000 - 2035

Year	Colma Mean Household Income	San Mateo County Mean Household Income
2000	\$97,000	\$136,600
2005	87,600	121,700
2010	92,000	127,800
2015	97,200	134,900
2020	102,700	142,300
2025	108,200	150,100
2030	113,800	158,300
2035	119,900	167,000

Source: ABAG Projections 2007

B. Extremely Low, Very Low and Low Income Households

According to the State of the Cities Comprehensive Affordability Strategy Report, a total of 211 Colma households are estimated to be extremely low, very low or low income households. Of these, 40 households are estimated to be extremely low income, 72 are estimated to be very low income, and 99 are estimated to be low income.

Table H-11: Extremely Low Income Colma Households

	Extremely Low Income Households
Rental Households	16
Ownership Households	24
<i>Total Extremely Low Income Households</i>	<i>40</i>

Source: State of the Cities Comprehensive Affordability Strategy

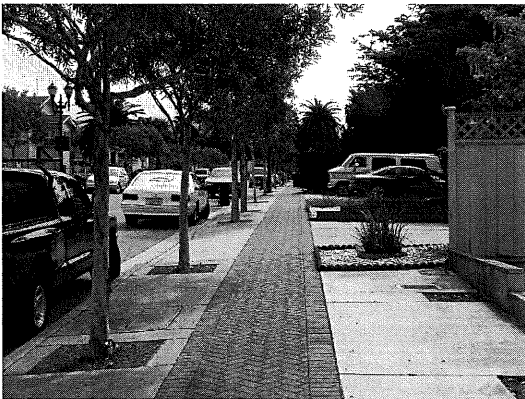
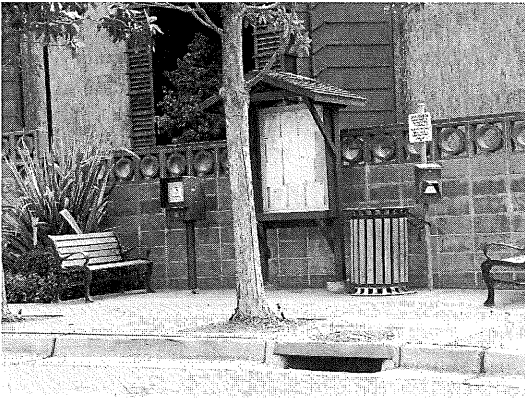
Colma's income categories are based on varying proportions of San Mateo County's 2008 median family income of \$95,000 for a household of four persons, and are adjusted up or down for larger or smaller family sizes. Relative to most other regions of the State, and even within the San Francisco Bay Area, San Mateo County's median family income is extremely high. This high county median salary raises the income levels at which households are considered to be low income. For more information regarding income classification limits, refer to **Section 5.05.050** of this Housing Element.

C. Household Tenure

"Household tenure" refers to whether households are renting or owning the unit in which they live. In 2008, it was estimated that approximately 52 percent of the homes in Colma were owner occupied, with 48 percent of homes renter occupied. This is consistent with estimates from 1990 and 2000. Household ownership rates are slightly lower in Colma than in San Mateo County as a whole, where 61.4 percent of homes are owner occupied.

5.05.133 Trends in Housing Costs and Housing Payments

A. Housing Values and Costs



Town-funded beautification projects have brought improved infrastructure and amenities to the Sterling Park neighborhood, resulting in increased housing values and community pride.

Like many places in the San Francisco Bay Area, Colma has a low vacancy rate because demand for housing in the region exceeds supply. The median value of a single family home in Colma in the second quarter of 2009 is estimated at \$542,000, while the median value of a condominium or attached unit is estimated at \$488,000.¹

As is the case in many parts of the region, the economic crisis that began in mid-2008 have greatly impacted housing prices in Colma. The median prices for homes in Colma in early 2009 represent an approximate 25% decrease from median home prices in early 2008. Home prices throughout San Mateo County have fallen approximately 30% in the past year.

In early 2009, rental rates in Colma and nearby areas are estimated at between \$1,200 and \$1,300 for a one-bedroom unit, \$1,600 and \$1,800 for a two-bedroom unit, and \$2,200 and 2,400 for a three bedroom unit.²

Colma's rental rates are slightly lower than those in San Mateo County as a whole, where the median rental rate for a one-bedroom unit are approximately \$1,400 and rental rates for two-bedroom units are approximately \$1,750. Rental rates throughout San Mateo County have risen slightly over the past year by approximately 3.7 percent.

¹ Home value and price estimates taken from real estate databases provided by www.trulia.com and www.zillow.com in April 2009.

² Rental rates estimated from a survey of recent rental ads in local newspapers and on internet apartment search websites in April 2009.

B. Overpayment for Housing

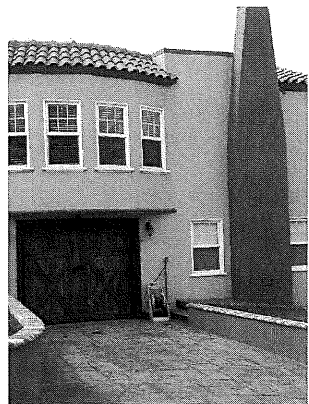
According to estimates based on 2000 Census data, 184 households in Colma are overpaying for housing. Of these, 121 households are rental households, and the remaining 63 households are owner occupied units. Overpayment is defined as extremely low, very low, low and moderate income households who pay more than 30 percent of their gross income for housing. This is a significant increase from the 119 households estimated to be overpaying for housing in 2000.

5.05.140 HOUSING STOCK TRENDS AND CHARACTERISTICS

5.05.141 Unit Type

In Colma, the largest proportion of dwelling units are single-family, detached homes (48 percent of all housing units), followed by duplex/triplex/quadruplex units (21 percent), and units with five or more dwellings within a single building (16 percent). Additionally, single-family attached homes comprise 14 percent of the total housing stock, and only approximately 1 percent is other types of units.

As compared to 2000, the proportion of single-family detached homes has decreased the most significantly (down from 60 percent in 2000), while multi-family apartments of five or more units increased in proportion most significantly (up from only 6 percent in 2000). See *Table H-12*, below, for details.



A remodeled historic single family home (top) and duplex units (bottom) in Colma's Sterling Park neighborhood.

Table H-12: Colma Housing Units by Type

Unit Type	2000		2008	
	Dwelling Units	Percent of Total Units	Dwelling Units	Percent of Total Units
Single-Family Detached	204	60%	220	48%
2-4 Units Attached (duplex, triplex and quadraplex units)	71	21%	98	21%
Multi-family units with 5 or more units in a single building	21	6%	70	16%
Single-Family Attached	39	11%	66	14%
Mobile Home & Other Dwelling Types	6	2%	6	1%
Total	341	100%	460	100%

Source: Claritas Demographic Snapshot 2008.

5.05.142 Housing Conditions

Currently, no homes in Colma require major rehabilitation or replacement. Colma has a complaint-driven code enforcement program to help maintain the safety and rehabilitation of residences. Housing programs identified in this 2009 Housing Element further encourage the rehabilitation and upkeep of housing units.

5.05.150 BELOW MARKET RATE HOUSING TRENDS AND CHARACTERISTICS

Units offered at rents or sale prices below that which they would command on the open market are referred to as “below-market rate” or BMR units. They are also often referred to as “affordable housing” units. According to the 2000 Census and HCD, approximately 65 percent of Colma households are considered low or very low income.

There are 18 units that were developed by the Town of Colma with monies from the Town’s general fund in the early 1990’s. The units, located along El Camino Real, are reserved for senior tenants. The below-market rate rents collected from these housing units are paid into the general fund. The Town also purchased one housing unit within a multi-unit complex at 1365 Mission

Road, and has dedicated it as a below-market rate unit, renting it to qualifying low-to-moderate income households.

5.05.151 Potential Loss of Subsidized Units

Government Code Section 65583 requires local jurisdictions to address the potential conversion of multi-family rental housing that receive governmental assistance under federal programs, state and local multi-family revenue bond programs, or local density bonus programs to no low-income housing use. There are no locally subsidized units at risk in Colma, as the Town has not issued mortgage revenue bonds, has not approved any density bonus units with financial assistance, and has not assisted multi-family housing with redevelopment or CDBG funds.